

Company : Europäische **Product :** SPSS

The insurer is EUROPÄISCHE Reiseversicherungs AG is a stock corporation under Swiss law, with its registered office at Margarethenstrasse 38, 4002 Basel. The company is registered by the Swiss Financial Market Supervisory FINMA.

This document provides a summary of the main coverage and exclusions. It is not personalized to your specific individual needs. Complete information about this product is provided in the certificate of insurance and policy terms and conditions.

What is this type of insurance?

This insurance is aimed for foreign students, interns, au pairs who lives temporarily in Switzerland from 3 months up to 3 years. This insurance follow the rules of the KVV/OAMal art. 2.4.

The insurance plan will cover the benefits as stated in the Swiss national health insurance scheme (basic insurance), KVG-LAMal in case of sickness and accident.



What is insured?

Based on Art. 2.4 of the Ordinance of 27th June 1995 on health insurance (OAMal), the aim of this insurance is to guarantee to foreign persons living temporarily in Switzerland for educational purposes, insurance cover for sickness, accident and pregnancy.

This is based on the benefits of the Federal Law on Health Insurance of 18th March 1994 (LAMal).

The insurance is valid worldwide except USA, Canada and Japan.

Outside Switzerland, only emergency treatment is covered. Basic health insurance will only pay up to twice the amount the same treatment would cost in Switzerland.

Max. insurance sum is :

Unlimited

The benefits are at minimum the ones covered by the KVG-LAMal :

- ✓ Comprehensive and emergency treatments
- ✓ Sickness & accident
- ✓ Maternity & delivery
- ✓ In-patient treatments
- ✓ Out-patient treatments
- ✓ Prescribed medication
- ✓ Repatriation
- ✓ Search and rescue
- ✓ Ambulance transport
- ✓ Assistance 24/7

The plan is composed of 3 levels : Standard, comfort and premium.

The complete benefits list with the limitations sums is available at the end of the terms and conditions SPSS-06.2018

The plan has no deductible.



What is not insured?

- ✗ USA Territories, Canada and Japan
- ✗ Medication not covered in the KVG-LAMal and related laws
- ✗ Non prescribed treatments
- ✗ Non prescribed drugs
- ✗ Dental illness treatments in the standard plan
- ✗ Accident insurance if covered by an employer
- ✗ Non eligible persons
- ✗ The benefits are suspended if the premium is not paid
- ✗ The benefits if the insured leave Switzerland definitively.
- ✗ Glasses and contact lenses in the standard plan



Are there restrictions on the cover?

- ! Dental cover limited for accident 80% in the standard plan
- ! Dental cover limited for accident 90% in the comfort plan
- ! Dental cover limited for illness 50% in the standard plan*
- ! Dental cover limited for illness 50% in the comfort plan*

* with max. sum limitations

- ! Only recognized drugs by the Swiss law are covered
- ! Ambulance transport is limited to CHF 500 (CHF 5000 in case of emergency)
- ! Abroad, the coverage is limited to emergency treatments
- ! In-patient treatments are limited to public and university hospitals.
- ! Maternity benefits include some limitations.
- ! The Swiss law benefits and limitations from the KVG-LAMal are applied.



Where I am covered?

- ✓ The insurance will cover foreign students, interns and au pairs living temporarily in Switzerland for a duration of 3 months up to 6 years (KVV-OAMal art. 2.4).
- ✓ The insured persons are covered in case of emergency outside of Switzerland, worldwide excluding USA and Canada.



What are my obligations?

- You must pay your premium
- You must provide any information we require to assess your claim
- You must notify us if you have another insurance that covers the same risk
- You must notify us in case of a hospital admission (if you stay more than a night in the hospital) by contacting the phone number stated on your insurance card.
- You must provide all necessary documentation, proof of payments, medical reports, detailed invoice and complete claim form in order to get a medical refund.
- By accepting the general insurance conditions, you release all doctors and (para-) medical staff who have examined you before and after the claim from your obligation to maintain medical confidentiality towards the insurer
- It is your responsibility to verify that the online purchase was successful, and that the certificate was issued and received by email, the paid amount is correctly charged and information accuracy on the certificate.



When and how do I pay?

Receipt of the premium payment by the insurer is an essential part of the insurance contract, regardless of the payment method. The payment of the premiums must be made in its entirety, any transaction fees are at the expense of the insured.

- E-invoice are sent to the insured email. Clients can use the E-Invoice to pay the insurance premium with e-banking or can print out and go to the post office desk, and pay in cash.



When does the cover start and end?

The contract commences and ends on the date stated in the insurance application and in the certificate. If proof of insurance or a provisional cover note was issued, ERV will grant insurance cover from the date specified therein until delivery of the certificate. After the expiration of the agreed contract period, the contract will be tacitly renewed for successive terms of one year unless one of the contracting parties gives three months' prior written notice of termination. If the term of the contract is less than one year, it terminates on the expiry date stated in the certificate.



How do I cancel the contract?

If you leave Switzerland : a departure letter from the canton city hall (abmeldebestätigung) must be scanned and send by email. **If you are no longer eligible** (rejection by the cantonal authorities, or you are been exempted since more than 6 years, a proof of a new insurance and the confirmation letter from the cantonal authorities must be scanned and sent by email. **No more student / married with Swiss citizen / resident permit status changed**, proof documents must be sent by scan and by email. (eg. university confirmation, marriage certificate, new residency permit...)

Changing to another student insurance during your exemption period : you must send a cancellation letter by POSTAL MAIL to the insurer. To cancel and switch to another insurer is only possible for the end of the calendar year, if your policy duration was at minimum 12 months by the insurer and if all premiums was paid. The cancellation letter must arrive at least on 30th September. The new insurance policy of the new insurer must be sent before 31st December to the insurer. The start date of the policy must be mandatorily on 1st of January of the following year.